



Order Filed on August 31, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
STERN, LAVINTHAL & FRANKENBERG, LLC  
105 Eisenhower Parkway, Suite 302  
Roseland, NJ 07068  
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Attorney for Secured Creditor, Nationstar Mortgage  
LLC d/b/a Mr. Cooper  
By Maria Cozzini, Esq.

In Re:

**Gary J. Worlock and Jennifer M Worlock,**  
Debtor(s).

Case No.: 19-11129-JNP

Chapter: 13

Hearing Date:

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**

**DATED: August 31, 2020**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Gary J. Worlock and Jennifer M Worlock

Case No: 19-11129-JNP

Caption: Order Resolving Creditor's Certification of Default With Conditions

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Applicant:	<u>Nationstar Mortgage LLC d/b/a Mr. Cooper</u>
Applicant's Counsel:	<u>Stern Lavinthal &amp; Frankenberg, LLC</u>
Debtor's Counsel:	<u>Nathan Van Embden</u>
Property Involved ("Collateral"):	<u>430 Debbie Lane, Millville, NJ 08332</u>

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 6 months, from March 1, 2020 to August 1, 2020.
- The Debtor is overdue for 6 payments at \$1,839.67 per month.
- The Secured Creditor acknowledges the receipt of 3 payments in the amount of \$1,839.67, totaling \$5,519.01, while the Notice of Default was pending.
- Less Funds held in debtor(s) suspense \$1,793.23.

Total Arrearages Due \$3,725.78.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on August 1, 2020, regular monthly mortgage payments shall continue to be made in the amount \$1,839.67.
- Beginning on September 1, 2020, additional monthly cure payments shall be made in the amount of \$620.96 for 5 months. Final Cure payment in the amount of \$620.98 for 1 month.

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Debtor: Gary J. Worlock and Jennifer M Worlock

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3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Nationstar Mortgage LLC  
P.O. Box 619094  
Dallas, TX 75261-9741
  
- ✓ Regular monthly payment: Nationstar Mortgage, LLC  
P.O. Box 619094  
Dallas, TX 75261-9741
  
- ✓ Monthly cure payment: Nationstar Mortgage, LLC  
P.O. Box 619094  
Dallas, TX 75261-9741

4. In the event of Default:

- ✓ If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.
- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.  
The fees and costs are payable:
  - ✓ through the Chapter 13 plan.
  - ☐ to the Secured Creditor within \_\_\_\_\_ days.
  - ☐ Attorneys' fees are not awarded.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Gary J. Worlock  
Jennifer M Worlock  
Debtors

Case No. 19-11129-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2020.  
db/jdb +Gary J. Worlock, Jennifer M Worlock, 430 Debbie Lane, Millville, NJ 08332-4750

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2020 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Medallion Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Maria Cozzini on behalf of Creditor Seterus, Inc., as authorized sub-servicer for Federal  
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the  
laws of the United States of America mcozzini@sternlav.com  
Maria Cozzini on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
mcozzini@sternlav.com  
Nathan Van Embden on behalf of Joint Debtor Jennifer M Worlock nve@nvanembden.com,  
lstyles@nvanembden.com  
Nathan Van Embden on behalf of Debtor Gary J. Worlock nve@nvanembden.com,  
lstyles@nvanembden.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8